

## UOB Malaysia "Invest via UOB TMRW app" Frequently Asked Questions ("FAQ")

1 Q: How do I get started?

A: Ensure you have an active UOB savings or current account in the same currency with sufficient balance. If you don't have a UOB Unit Trust ("**UT**") account, you can open one when you purchase a UT via UOB TMRW.

2 Q: Can I open a UOB UT account?

A: Yes, if you are a Malaysian citizen or Permanent Resident and at least 18 years old, you may open a UT account via UOB TMRW. Otherwise, please visit any UOB branch for assistance.

3 Q: I am not a Malaysian citizen or PR. Can I invest?

A: Yes, as long as you have an existing active UOB UT account.

4 Q: I'm new to Invest via UOB TMRW and find the process confusing. Can someone assist me?

A: Visit [uob.my/invest](http://uob.my/invest) for a step-by-step guide with helpful illustrations to support your UT investment journey.

5 Q: What UT transactions and services are availed on UOB TMRW?

A: You can open a new UT account, view transaction history and perform buy, sell, and switch transactions for Cash payment type. You can also view your UT holdings for all payment types. For other transactions, please visit a UOB branch.

6 Q: Will I be charged additional fees for opening a UT account via UOB TMRW?

A: No. There are no additional fees for opening a UT account via UOB TMRW.

7 Q: Can I use my Employees Provident Fund ("**EPF**") savings to invest online?

A: No. EPF transactions can be performed at any UOB branch.

8 Q: I had invested in UT using my EPF savings. Can I redeem it online?

A: No. Please visit a UOB branch for redemption of EPF investments.

9 Q: How much do I need to start investing?

A: You can start with as little as RM100, depending on the selected UT fund.

10 Q: Is there a minimum investment holding period?

A: There is no lock-in period for open-ended UT funds. Refer to the Prospectus/Information Memorandum and Product Highlights Sheet ("**PHS**") of respective UT funds for full details.

11 Q: What UT funds are available under Standard Portfolios?

A: Standard Portfolios consist of four curated UT funds: United Money Market Fund, United ESG Series - Conservative Bond Fund, United CIO Income Fund MY, and United CIO Growth Fund MY. Both United CIO Income Fund MY and United CIO Growth Fund MY are managed by UOB Private Bank Chief Investment Office.

12 Q: What UT funds are available for selection?

A: Choose from over 100 UT funds, categorized by geography, sector, and asset type. Each fund has undergone a stringent selection and monitoring process. Choose based on your investment goals and risk appetite.

13 Q: What is the cut-off time for UT transactions?

A: Cut-off times vary by fund:

- 10:00am: United USD Cash Fund
- 10:20am: Eastspring Investments Cash Management Fund, Principal Money Market Income Fund, MAMG Gold Fund, Hong Leong Islamic Income Management Fund
- 3:00pm: United Global Healthcare Fund
- 3:20pm: All other funds

14 Q: I want to invest in a foreign currency UT but only have a MYR account. What should I do?

A: You'll need a UOB foreign currency account. Please visit a UOB branch to open one.

15 Q: Can I transact UT funds via UOB Personal Internet Banking (PIB)?

A: Buy, sell, and switch transactions are not available on PIB. However, you can view your UT account and holdings there.

16 Q: Are there fees for investing in UT via UOB TMRW?

A: A sales charge will be deducted from the gross investment amount at the point of subscription. The actual sales charge is displayed before you submit your order.

Example:

- Gross investment: RM10,000
- Sales charge (2%): RM196.08
- Net investment: RM9,803.92

Note: Subject to applicable taxes. Refer to the Prospectus/Information Memorandum and PHS of respective UT funds for full details.

17 Q: Are there other fees besides the sales charge?

A: Yes. An Annual Management Fee and other administrative fees (e.g. custodian, trustee, accounting) are charged by the fund manager. These are deducted from the fund's Net Asset Value ("**NAV**"). Some UTs may also charge exit fees. Refer to the fund's Prospectus/Information Memorandum and PHS for details.

18 Q: Do I need to pay a platform fee?

A: No annual platform fee is charged for investing via UOB TMRW.

19 Q: What documents should I read before investing?

A: Please read the Prospectus/Information Memorandum, PHS, and Fund Factsheet. Seek professional advice if needed.

20 Q: How do I view the electronic prospectus?

A: All documents can be viewed using Adobe Acrobat Reader.

21 Q: How often should I check my UT investment?

A: Anytime via UOB TMRW. The NAVs are updated daily on business days.

22 Q: Will I receive payouts from my investment? Where will they go?

A: If your UT provides payouts, you can opt to reinvest them or credit them to your preferred UOB account in the same currency.

23 Q: Can I receive investment recommendations via UOB TMRW?

A: No. UOB TMRW does not offer investment advice. Please consult a financial advisor or visit a UOB branch for assistance.

24 Q: Are UT fund returns guaranteed?

A: No. Investments are subject to risk, and the value may fluctuate. Refer to the Prospectus/Information Memorandum and PHS of respective UT funds for full details.

25 Q: When is the best time to invest?

A: Visit a UOB branch to speak with a Personal Wealth Executive for advice.

26 Q: Can I use my Flexi Mortgage, FlexiHome Current Account or FlexiPlus Overdraft as a settlement account?

A: Yes, but ensure there is sufficient balance for mortgage payments.

27 Q: I accidentally selected 'Reinvest' for dividend payout. Can I change this?

A: Please visit a UOB branch for assistance.

28 Q: Will I receive confirmation when my UT order is completed?

A: Yes, via in-app notification on UOB TMRW. You can also view your order status in Wealth > Your orders. Check your device settings to enable notifications. You'll also receive a hardcopy transaction advice by mail.

29 Q: My order status shows 'Pending'. What does that mean?

A: This means your order has been submitted and is being processed. It will change to 'Completed' or 'Unsuccessful' once processed.

30 Q: My order was submitted a few days ago. Why is my holding not updated?

A: Your holding will update within 3 business days after a successful transaction, excluding public holidays and fund-specific holidays.

31 Q: How long does it take for an order status to change from 'Pending' to 'Completed'?

A: Approximately 3 business days.

- Buy and Regular Investment Scheme ("**RIS**"): Units credited after ~3 days
- Sell: Units debited after ~3 days, with proceeds credited based on the UT fund's settlement timeline as stipulated on the respective UT fund's Prospectus / Information Memorandum.

32 Q: I want to cancel a buy order submitted yesterday. How can I do that?

A: Visit a UOB branch. If it's your first UT investment, you may be eligible for a cooling-off right (available only after order completion).

Note: Cooling-off right means the right of a unit holder to obtain a refund of the unit holder's investment in the UT fund, if the unit holder so requests within the cooling-off period.

33 Q: Will I receive monthly UT statements?

A: Yes, to the mailing address you registered with UOB if you transact during the month. If you have holdings but no transactions, you will be issued a monthly UT statement for the month of December.

34 Q: I just opened a UT account. Why can't I see it in the 'Accounts' module?

A: Your UT account will be visible the next day after your first buy order is submitted.

35 Q: Why is the market value date in Wealth > Investments different from the date on UT product cards?

A: The market value date reflects today's date. The UT card shows the NAV date.

36 Q: Why are 'Cash' and 'Investments' balances not updated simultaneously?

A: There's a time lag during processing. For example, the cash balance is deducted immediately, but "Investments" will be updated after order completion.

37 Q: I've already completed a Customer Knowledge Assessment ("**CKA**") elsewhere. Do I need to do it again?

A: Yes. A new CKA helps us assess your financial knowledge as you begin investing with us.

38 Q: Can I partially redeem my UT investments?

A: Yes, as long as the remaining balance meets the UT fund's minimum holding requirement stated in the Prospectus/Information Memorandum and PHS.

39 Q: Can I switch my UT funds?

A: Yes, but only between UTs from the same fund house and in the same currency. Switches must also meet minimum amount requirements, as stated on the respective UT fund's Prospectus/Information Memorandum and PHS

40 Q: Are there switching fees?

A: Switching fees are waived for switching transactions on UOB TMRW.

41 Q: How do I modify my recurring buy order?

A:

1. Tap 'Wealth' > 'Your Orders' > 'Scheduled'
2. Select your recurring order and tap 'Manage'
3. Make your desired changes

42 Q: How do I terminate my recurring buy order?

A:

1. Tap 'Wealth' > 'Your Orders' > 'Scheduled'
2. Select your recurring order and tap 'Manage'
3. Follow the steps to terminate

43 Q: Can I pay for my recurring buy orders using a credit card?

A: No. Only cash payments are accepted for UT investments on UOB TMRW.

44 Q: Why was my RIS subscription created on Sunday?

A: RIS orders scheduled on weekends will be created on Sunday and processed on the next business day.

45 Q: Why is the 'Dividend Payout' shown in UOB TMRW different from my records?

A: Please visit a UOB branch for clarification.

46 Q: Why does it show '-' for 'Transacted via' on the 'Your Orders' page?

A: The possible values for 'Transacted via' are 'UOB TMRW', 'UOB Sales Representative', and '-' (dash).

A dash indicates the transaction was performed by you at a UOB branch or executed by UOB as per our Terms and Conditions Governing Unit Trust Services.

47 Q: I just started investing via UOB TMRW. Why is my market value RM0.00?

A: Your market value will be updated after ~3 business days, once the order is completed.

48 Q: What do the fund labels under "Choose Your Own" mean?

A:

- Core: Designed for long-term growth and stability
- Focus: UOB has a constructive view on the investments of the fund.
- Payment types (Cash, UTLF, EPF) are also shown. EPF and Unit Trust Leveraging Facility ("UTLF") transactions can only be performed at our branches.

49 Q: I received dividends in the wrong payout mode. What should I do?

A: If you had selected a different dividend instruction between the switch-from and switch-to funds, we shall process your switch-to fund with the same dividend instruction as the switch-from fund. Visit a UOB branch to update it.

50 Q: My switching was unsuccessful. What should I do?

A: Ensure that the dividend instruction selected for switch to fund matches the existing dividend instruction of your switch from fund. If issues persist, visit a UOB branch.

51 Q: Why don't my branch transactions appear under 'Your Orders'?

A: Branch transactions may take up to a week to appear in the app.

52 Q: Why is my RIS failing every month?

A: If you don't have an existing holding in a UT fund, you must first meet the minimum initial investment amount stated in the UT fund's PHS. If this minimum initial amount is not met, your monthly RIS will continue to fail.

Example:

- You want to invest in United CIO Growth MY Fund.
- The minimum initial investment is RM1,000, and the minimum subsequent investment amount is RM100.
- You set up an RIS for RM100/month without making any initial lump sum investment.
- In this case, your RIS will fail every month because the RM1,000 minimum hasn't been met.

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